MASSACHUSETTS

SBA DECLARATION #R104 -- MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN PROGRAM

Small businesses employing military reservists may apply for economic injury disaster loans if those employees are called up to active duty during a period of military conflict existing on or after March 24, 1999 and those employees are essential to the success of the small business daily operations. The filing period for small businesses to apply for economic injury loan assistance under the Military Reservist Economic Injury Disaster Loan Program (MREIDL) begins the date the essential employee is ordered to active duty and ends on the date 90 days after the essential employee is discharged or released from active duty.

For further information call SBA at 1-800-659-2955.

SBA DECLARATION #3572/9ZA3 -- FLOODING

Homeowners, renters and business owners in the primary counties of Essex, Middlesex, Norfolk, Suffolk and Worcester in the Commonwealth of Massachusetts are eligible to apply for an SBA disaster loan to cover physical losses resulting from flooding that occurred April 1 through April 30, 2004. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Bristol, Franklin, Hampden, Hampshire and Plymouth in the Commonwealth of Massachusetts; Providence in the State of Rhode Island; Tolland and Windham in the State of Connecticut; and Cheshire, Hillsborough and Rockingham in the State of New Hampshire. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the flooding.

The deadline for filing Physical loan applications expired June 21, 2004.

The deadline for filing EIDLs is January 21, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9ZG3 — EXCESSIVE RAIN AND FLOODING

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York, Connecticut and Massachusetts are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain and flooding that occurred September 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates Dutchess County in the State of New York as the primary disaster area. The contiguous counties of Columbia, Orange, Putnam and Ulster in the State of New York; Fairfield and Litchfield in the State of Connecticut; and Berkshire in the Commonwealth of Massachusetts are also eligible for assistance

The deadline for filing EIDLs is January 3, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z92 — WET WEATHER CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in Connecticut, Massachusetts, New York and Rhode Island are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by wet weather conditions that occurred from May 1 through September 30, 2003. The declaration designates the entire State of Connecticut as the primary disaster area. The contiguous counties of Hampden and Worcester in the Commonwealth of Massachusetts; Nassau, Putnam, Suffolk and Westchester in the State of New York; and Kent, Providence and Washington in the State of Rhode Island are also eligible for assistance.

The deadline for filing EIDLs is November 22, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z68 — WET WEATHER CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in Massachusetts, Connecticut, New Hampshire, Rhode Island and Vermont are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by wet weather conditions that occurred from May 1 through October 31, 2003. The declaration designates Berkshire, Bristol, Franklin, Hampden, Hampshire, Norfolk and Plymouth in the Commonwealth of Massachusetts as the primary disaster area. The contiguous counties of Barnstable, Middlesex, Suffolk and Worchester in the Commonwealth of Massachusetts; Hartford and Tolland in the State of Connecticut; Cheshire in the State of New Hampshire; Bristol, Newport and Providence in the State of Rhode Island; and Windham in the State of Vermont are also eligible for assistance.

The deadline for filing EIDLs is November 9, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z06 — NOR'EASTER STORM

Small businesses and small agricultural cooperatives in Barnstable, Essex, Norfolk, Plymouth and Suffolk counties and the contiguous counties of Bristol, Middlesex and Worcester in the Commonwealth of Massachusetts; Hillsborough and Rockingham in the State of New Hampshire; and Providence in the State of Rhode Island are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from the nor'easter storm that occurred on December 6 and 7, 2003. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the storm.

The deadline for filing EIDLs is October 18, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z16 -- SEVERE WEATHER CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York, Connecticut, Massachusetts, Pennsylvania and Vermont are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by severe weather conditions that occurred from April 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates Allegany, Cayuga, Columbia, Dutchess, Greene, Herkimer, Jefferson, Lewis, Madison, Niagara, Onondaga, Orange, Oswego, Rensselaer, Saratoga, Schuvler, Seneca, St. Lawrence, Suffolk, Tompkins, Ulster and Wayne counties in the State of New York as the primary disaster area. The contiguous counties of Albany, Cattaraugus, Chenango, Chemung, Cortland, Delaware, Erie, Franklin, Fulton, Genesee, Hamilton, Livingston, Monroe, Montgomery, Nassau, Oneida, Ontario, Orleans, Otsego, Putnam, Rockland, Schenectady, Steuben, Sullivan, Tioga, Warren, Washington, Wyoming and Yates in the State of New York; Fairfield, Litchfield, Middlesex, New Haven and New London in the State of Connecticut; Berkshire in the Commonwealth of Massachusetts; McKean, Pike and Potter in the Commonwealth of Pennsylvania; and Bennington in the State of Vermont are also eligible for assistance.

The deadline for filing EIDLs is September 9, 2004.

For further information, please call 1-800-659-2955.